

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PA
HARRISBURG DIVISION**

In re: DEAN M. CARTER

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Case No. 1:16-bk-01249

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 03/29/2016.
- 2) The plan was confirmed on 12/15/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 09/10/2018, 10/11/2018, 10/10/2019, 11/06/2019, 06/18/2020, 07/14/2020.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 12/10/2019.
- 5) The case was completed on 02/10/2022.
- 6) Number of months from filing or conversion to last payment: 70.
- 7) Number of months case was pending: 73.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$57,671.78.
- 10) Amount of unsecured claims discharged without full payment: \$68,957.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

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Receipts:

Total paid by or on behalf of the debtor(s)	\$ 51,702.90	
Less amount refunded to debtor(s)	\$ 6,141.89	
NET RECEIPTS		\$ 45,561.01

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 12,777.50	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 3,659.61	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 16,437.11
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
METTE, EVANS & WOODSIDE	Lgl	0.00	12,777.50	12,777.50	12,777.50	0.00
DAUPHIN COUNTY TAX CLAIM	Sec	1,035.73	1,035.73	1,035.73	1,035.73	0.00
DAUPHIN COUNTY TAX CLAIM	Sec	1,500.49	1,500.49	1,500.49	1,500.49	0.00
DAUPHIN COUNTY TAX CLAIM	Sec	5,218.97	5,218.97	0.00	0.00	0.00
DAUPHIN COUNTY TAX CLAIM	Sec	10,855.70	10,855.70	0.00	0.00	0.00
DAUPHIN COUNTY TAX CLAIM	Sec	4,850.00	4,850.40	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	13,229.80	13,229.80	10,003.02	10,003.02	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	13,229.80	3,226.78	3,226.78	0.00
COMMONWEALTH OF	Pri	0.00	4,596.84	3,612.79	1,348.98	0.00
COMMONWEALTH OF	Sec	4,596.84	4,596.84	129.93	0.00	0.00
COMMONWEALTH OF	Uns	0.00	4,596.84	854.12	854.12	0.00
CAPITAL ONE BANK	Uns	215.00	130.98	130.98	130.98	0.00
ORION PORTFOLIO SERVICES LLC	Uns	157.00	153.23	153.23	153.23	0.00
ORION PORTFOLIO SERVICES LLC	Uns	0.00	68.94	68.94	68.94	0.00
CUNNINGHAM, CHERNICOFF &	Uns	0.00	1,834.62	1,834.62	1,834.62	0.00
QUANTUM3 GROUP, LLC	Uns	0.00	155.26	155.26	155.26	0.00
PPL ELECTRIC UTILITIES	Uns	0.00	5,882.38	5,882.38	5,882.38	0.00
FRONTIER COMMUNICATION	Uns	0.00	174.49	174.49	174.49	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
BECKET & LEE	Uns	0.00	241.32	0.00	0.00	0.00
SELECT PORTFOLIO SERVICING	Sec	59,900.00	102,835.81	0.00	0.00	0.00
CAPITAL REGION WATER	Uns	0.00	8,620.19	8,620.19	0.00	0.00
CAPITAL REGION WATER	Uns	0.00	40.70	40.70	0.00	0.00
CAPITAL REGION WATER	Sec	0.00	313.72	313.72	313.72	0.00
CAPITAL REGION WATER	Uns	0.00	2,285.77	2,285.77	0.00	0.00
PHH MORTGAGE CORPORATION	Sec	0.00	NA	NA	0.00	0.00
SN SERVICING CORP	Sec	0.00	NA	NA	0.00	0.00
PHH MORTGAGE CORPORATION	Sec	0.00	NA	NA	0.00	0.00
PHH MORTGAGE CORPORATION	Sec	75,795.00	71,116.81	2,441.16	2,441.16	0.00
SN SERVICING CORP	Sec	0.00	65,211.63	2,804.64	0.00	0.00
PHH MORTGAGE CORPORATION	Sec	0.00	65,762.20	2,663.10	0.00	0.00
OCWEN	Uns	65,762.00	NA	NA	0.00	0.00
OCWEN	Sec	64,211.63	NA	NA	0.00	0.00
SPILIT ROCK RESORT	Sec	8,080.08	NA	NA	0.00	0.00
CAPITAL ONE BANK USA NA	Uns	650.00	NA	NA	0.00	0.00
CITY OF HARRISBURG	Sec	12,895.51	NA	NA	0.00	0.00
CREDIT SYSTEMS INTERNATIONAL	Uns	138.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CO	Uns	859.00	NA	NA	0.00	0.00
SAEED SHOMARI	Uns	490.00	NA	NA	0.00	0.00
VERIZON	Uns	222.00	NA	NA	0.00	0.00
FINGERHUT	Uns	171.00	NA	NA	0.00	0.00
VARIOUS MEDICAL EXPENSES	Uns	665.00	NA	NA	0.00	0.00

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Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 7,908.90	\$ 2,441.16	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 2,979.87	\$ 2,849.94	\$ 0.00
TOTAL SECURED:	\$ 10,888.77	\$ 5,291.10	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 13,615.81	\$ 11,352.00	\$ 0.00
TOTAL PRIORITY:	\$ 13,615.81	\$ 11,352.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 23,427.46	\$ 12,480.80	\$ 0.00

Disbursements:

Expenses of Administration	\$ 16,437.11	
Disbursements to Creditors	\$ 29,123.90	
TOTAL DISBURSEMENTS:		\$ 45,561.01

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 05/05/2022

By: s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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